

Information to identify the case:

Debtor 1	<u>Michael R Marcus</u>	Social Security number or ITIN	xxx-xx-6638
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Lynette V Marcus</u>	Social Security number or ITIN	xxx-xx-4531
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-10705-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael R Marcus

Lynette V Marcus

4/13/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michael R Marcus
 Lynette V Marcus
 Debtors

Case No. 18-10705-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Apr 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2018.

db/jdb +Michael R Marcus, Lynette V Marcus, 4307 Bristol Station Ct., Carteret, NJ 07008-3163
 517275742 +AES/Natl Col, Aes/Ddb, Po Box 2461, Harrisburg, PA 17105-2461
 517275746 +American Express, 806 Carnegie St., Linden, NJ 07036-2224
 517275750 +Birch, 320 Interstate North Parkway, Atlanta, GA 30339-2213
 517275752 +Chrysler Capital, PO Box 660335, Dallas, TX 75266-0335
 517275753 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
 Saint Louis, MO 63179-0040
 517275754 +Citibank/Best Buy, Citicorp/Centralized Bankruptcy, Po Box 790040,
 Saint Louis, MO 63179-0040
 517275755 +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,
 St Louis, MO 63179-0040
 517275756 +EZPass, PO Box 4971, Trenton, NJ 08650-4971
 517275757 +Fleetmatics, POBox 347472, Pittsburgh, PA 15251-4472
 517275758 +Hackensack UMC at Mountainside, PO Box 417618, Boston, MA 02241-7618
 517275759 +PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5,
 Cleveland, OH 44101-4982
 517275761 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, PO Box 245, Trenton, NJ 08695)
 517275762 +State Of Nj Student As, Po Box 543, Trenton, NJ 08625-0543
 517275766 +Universal Premium Card, 4620 Woodland Corporate Blvd, Tampa, FL 33614-2415
 517275767 +Us Dept Ed, Ecmc/Bankruptcy, Po Box 16408, St Paul, MN 55116-0408

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QDESTRAFFI.COM Apr 14 2018 02:53:00 Daniel E Straffi, Straffi & Straffi, LLC,
 670 Common Way, Toms River, NJ 08755-6431

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 13 2018 23:17:11 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Apr 13 2018 23:17:07 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +EDI: CHRM.COM Apr 14 2018 02:53:00 Santander Consumer USA Inc., dba Chrysler Capital,
 PO Box 961278, Ft. Worth, TX 76161-0278
 517275743 +EDI: GMACFS.COM Apr 14 2018 02:53:00 Ally, PO Box 9001952, Louisville, KY 40290-1952
 517275747 +EDI: AMEREXPR.COM Apr 14 2018 02:53:00 Amex, Correspondence, Po Box 981540,
 El Paso, TX 79998-1540
 517275748 +EDI: BANKAMER.COM Apr 14 2018 02:53:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 517275749 +EDI: TSYS2.COM Apr 14 2018 02:53:00 Barclays Bank Delaware, 100 S West St,
 Wilmington, DE 19801-5015
 517275751 +EDI: RMSC.COM Apr 14 2018 02:53:00 CareCredit, PO Box 965048, Orlando, FL 32896-5048
 517277376 +EDI: RMSC.COM Apr 14 2018 02:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517275763 +EDI: RMSC.COM Apr 14 2018 02:53:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 517275764 EDI: TFSR.COM Apr 14 2018 02:53:00 Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,
 Parsippany, NJ 07054
 517275765 EDI: TFSR.COM Apr 14 2018 02:53:00 Toyota Motor Credit Co, Toyota Financial Services,
 Po Box 8026, Cedar Rapids, IA 52408

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517275745* +Ally, PO Box 9001952, Louisville, KY 40290-1952
 517275744* +Ally, PO Box 9001952, Louisville, KY 40290-1952
 517275760* +PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5,
 Cleveland, OH 44101-4982
 517275768* +Us Dept Ed, Ecmc/Bankruptcy, Po Box 16408, St Paul, MN 55116-0408

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 29

Date Rcvd: Apr 13, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2018 at the address(es) listed below:

Daniel E Straffi dstraiffi@comcast.net, dstraiffi@ecf.epiqsystems.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc., dba Chrysler Capital
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
Robert C. Nisenson on behalf of Debtor Michael R Marcus rnisenson@aol.com,
nisensonlaw@aol.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
Robert C. Nisenson on behalf of Joint Debtor Lynette V Marcus rnisenson@aol.com,
nisensonlaw@aol.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7